



PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of

MCDONALD, Gregory et al.

Group Art Unit: 3624

Serial No.: 09/368,045

Examiner: Kyle, Charles R.

Filed: August 3, 1999

For: **SYSTEM AND METHOD FOR AUTOMATED BILL PAYMENT SERVICE**

SUPPLEMENTAL APPEAL BRIEF

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Sir:

Applicants previously filed a Notice of Appeal and fee on August 11, 2003, followed by an Appeal Brief and fee on September 19, 2003 in connection with the final rejection of all claims in the above-identified application by the Examiner in an Office Action mailed on June 13, 2003. Thereafter, the Examiner reopened prosecution in an Office Action mailed December 30, 2003 likewise rejecting all claims and withdrawing the finality of the rejection.

This is a Supplemental Appeal Brief under 37 C.F.R. § 1.192 submitted in connection with the applicants' request for reinstatement of the appeal presenting additional arguments at pages 12-14 hereof relevant to any new ground(s) of rejection raised in the Office Action of December 30, 2003 that reopened prosecution as required by 37 C.F.R. 1.193(b)(2), and each of the topics required by Rule 192 is presented herewith and is labeled appropriately.

Applicants consider that all issues and arguments raised in the Appeal Brief previously filed are still relevant and are thus set forth in this Supplemental Appeal Brief in their entirety.

(1) Real Party In Interest

The real party in interest is Citibank, N.A.

(2) Related Appeals And Interferences

There are no other appeals or interferences related to this case.

(3) Status Of Claims

Claims 1, 13-16, 18, 20, 22, 23, 30, 31, 33-36, 44-48, 51, 55-79, and 82-85 are pending.

No claims have been allowed.

Claims 1, 13-16, 18, 20, 22, 23, 30, 31, 33-36, 44-48, 51, and 55-79, and 82-85 are hereby appealed.

(4) Status Of Amendments

There are no amendments after final rejection.

(5) Summary Of The Invention

The invention involves a system and method for automated bill payment in which customer identification information is received from a customer via a telephone or PC connection and verified by a retail system application and handed off to a bill payment application. See, e.g., page 11, line 9-page line 9. In response to a prompt by the bill payment application, the customer's selection is received for a touch tone or a voice mode of communication. See, e.g., page 14, line 18-page 15, line 16. In response to further prompts, the customer's selection of one of a number of bill payment options is received by the bill payment application, such as a

recurring bill payment option, an add or change payee for bill payment option, a single bill payment option, and a status, change or cancel bill payment option. See, e.g., page 15, line 17-page 16, line 2. If the customer selects either the recurring bill payment option or the add or change payee for bill payment option, the bill payment application automatically, non-optionally hands off the customer to a customer service representative at a telephone for a non-automated verification of the customer's identification as a security measure. See, e.g., page 30, line 24-page 31, line 26.

In response to further prompts, the bill payment application receives the customer's selection of an option to designate a payee from either a customer-specific payee identification list or a common payee list provided by the bill payment application. If the customer elects to designate the payee from the customer-specific list, in response to additional prompts, the bill payment application receives the customer's selection of the payee either by entering a payee ID, or if the customer does not have the payee ID at hand, by having the customer-specific payee identification list spoken for the customer by the bill payment application. See, e.g., page 16, line 25-page 21, line 2. In response to still further prompts, the bill payment application receives information from the customer regarding a payment amount and a payment date and automatically schedules the bill payment. See, e.g., page 21, line 14-page 23, line 3. Thereafter, the bill payment application prompts the customer for and receives confirmation of the payee, the payment amount, and the payment date and renders the scheduled payment to the payee by check or electronic transfer of funds on the scheduled payment date. See, e.g., page 32, line 8-page 33, line 14.

(6) Issue

Whether the Examiner's rejection of claims 1, 13-16, 18, 20, 22, 23, 30, 31, 33-36, 44-48, 51, and 55-79, and 82-84 under 35 U.S.C. § 103(a) as being unpatentable over Transue et al. (U.S. Patent No. 5,893,902) in view of Lawlor et al. (U.S. Patent No. 5,220,501) and in further view of Porter et al. (U.S. Patent No. 5,825,856) is proper.

(7) Grouping of Claims

Claims 1, 13-16, 18, 20, 22, 23, 30, 31, 33-36, 44-48, 51, and 55-79, and 82-85 are arranged into the groups listed below. Claims within a group stand and fall together. Groups of claims, however, do not stand or fall together with other groups of claims.

GROUP	CLAIMS
I	1, 75, 82, 83, 84, and 85,
II	13-16, 18, 20, 22, 23, 31, 34-36, 46-48, 55-58, 61-74, 77-79
III	30, 33, 44, 45, 51, 59, 60, and 76

(8) Argument

The Combination of Transue et al., Lawlor et al., and Porter et al. to Reject Claims 1, 13-16, 18, 20, 22, 23, 30, 31, 33-36, 44-48, 51, and 55-79, and 82-85 is Improper

Specifically, independent method claim 1 and corresponding system claim 75, respectively, propose a system and method for automated bill payment in which customer identification information is received and verified by the retail system application, and the customer is handed off with the customer identification to the bill payment application, whereupon, the customer is allowed to select either a touch tone or a voice mode of communication and any of a number of bill payment options, such as a recurring bill payment option, an add or change payee for bill payment option, a single bill payment option, and a status, change or cancel bill payment option. Claims 1 and 75 propose further that if the customer selects either the recurring bill payment or the add or change payee for bill payment options, the bill payment application automatically, non-optionally hands off the customer to a customer service representative for a non-automated verification of the customer's identification as a security measure. Claims 1 and 75 also propose that the customer is able to designate

a payee from either the customer-specific payee list or the common payee list, and a customer who chooses the customer-specific list is further able to select the payee by either entering a payee ID or by having the customer-specific payee list spoken by the bill payment application. Additionally, claims 1 and 75 propose that upon receiving the payee designation, a payment amount, and a payment date, the bill payment application schedules the bill payment, prompts and receives confirmation from the customer, and renders the scheduled payment to the payee by check or electronic transfer of funds on the scheduled payment date.

Independent claim 82 proposes a method of bill payment service in which conditions are established for non-optionally handing off the customer to a customer service representative for a non-automated verification of the customer's identification as a security measure, if the customer selects, for example, either the recurring bill payment option or the add or change payee for bill payment option. The customer is allowed to enter a selection from the menu, and if one of the conditions for hand-off is received, the bill payment application non-optionally hands the customer off to the customer service representative for non-automated verification.

Independent claim 83 proposes a method of bill payment service in which both a common payee list and a customer-specific payee list are established on the bill payment application, and the customer is prompted and allowed to select the payee for bill payment from either list. Independent claim 84 proposes a method of bill payment service in which the condition for non-optionally handing off the customer to the customer service representative for non-automated verification of the customer's identification is invoked if the customer selects, for example, the recurring bill payment option or the change payee option, and the customer is also allowed to select a payee from either the customer-specific payee list or the common payee list.

Independent claim 85 proposes a method of bill payment service, in which conditions for non-optionally handing off the customer to a customer service representative for non-automated verification of the customer's identification are

invoked if the customer selects either the recurring bill payment or change payee options. Further, the customer can elect to designate the payee by entering a payee ID from the customer-specific payee list, or if the customer does not have the payee's ID handy, by having the customer-specific payee list spoken by the bill payment application. Alternatively, the customer can designate the payee from the common payee list spoken by the bill payment application.

With regard to independent claims 1, 75, 82, 83, 84, and 85, the Examiner considers that Transue et al. disclose all of the claimed elements except 1) receiving a customer selection of an option to designate a payee from a customer-specific payee identification list of the customer or a common payee list provided by the bill payment application, in response to a prompt by the bill payment application, which the Examiner considers to be taught by Lawlor et al.; 2) rendering the scheduled bill payment to the payee by the bill payment application for the customer by a check or an electronic funds transfer to the designated payee on the payment date indicated by the customer, which the Examiner also considers to be taught by Lawlor et al.; and 3) automatically, non-optionally handing off the customer to a customer service representative by the bill payment application for a non-automated verification of the customer's identification by the customer service representative at a telephone as a security measure, upon receipt of the customer's selection of the recurring bill payment option or the add or change payee for bill payment option, which the Examiner considers to be taught by Porter et al.

It is respectfully submitted that Transue et al., Lawlor et al., and/or Porter et al. do not disclose or suggest Applicants' claimed method and system for automated bill payment either separately or in combination with one another. While Transue et al. mention "voice response" technology in connection with its "voice recognition" bill payment system, as noted by the Examiner, Transue et al. do not teach or suggest receiving the customer's selection of the option to designate a payee from either a customer-specific payee identification list of the customer or a common payee list of the bill payment application according to Applicants' claimed invention, but instead

focus almost exclusively on voice recognition technology and require a user to audibly pre-record and select billers' names by speaking their names using such voice recognition technology. See, e.g., Col. 3, lines 2-14.

As also noted by the Examiner, Transue et al. do not teach or suggest rendering the scheduled bill payment by the bill payment application according to Applicants' claimed invention, but instead recommend a third party system, such as VISA, for making scheduled bill payments. See, e.g., Col. 15, line 63-Col. 16, line 10. As further noted by the Examiner, Transue et al. do not teach or suggest automatically, non-optionally handing the customer off to a service representative for non-automated verification of the customer's identification as a security measure on receipt of the customer's selection of the recurring bill payment or add or change payee options according to Applicants' claimed invention, but instead connects the customer to a customer service representative only upon selection by the customer of an option to speak to the customer service representative. See, e.g., Col. 6, lines 17-21.

Lawlor et al. do not cure the deficiencies of Transue et al. On the contrary, Lawlor et al. disclose a bill payment system that uses a display screen of an ATM-like terminal and associated user interface that somewhat mimics standard ATMs already in use and that is connected to an ATM system. See, e.g., Col. 6, lines 56-60; Col. 8, lines 31-50. Lawlor et al. do not employ either voice response or voice recognition technology but instead focus on the serious limitations of telephone bill paying, such as its lack of visual interface (i.e., display), impracticability, limitations on confirmation and review of payments, a need to keep track of payee code numbers on separate paper lists, the complexity and impracticality of scheduling payments, high cost structures, and serious inherent service limitations. See, e.g., Col. 3, lines 41-56.

Lawlor et al. do not teach or suggest receiving a customer selection of an option to designate a payee from either a customer-specific payee identification list of the customer or a common payee list provided by the bill payment application in

response to a prompt by the bill payment application according to Applicants' claimed invention, but instead require the user to provide a pre-specified biller list in advance from which the user can enter a selection. See, e.g., Col. 33, lines 3-22 and Col. 42, line 60-Col. 43, line 24.

Nor do Lawler et al. teach or suggest automatically, non-optionally handing the customer off to a service representative for non-automated verification of the customer's identification as a security measure on receipt of the customer's selection of the recurring bill payment or add or change payee options according to Applicants' claimed invention. On the contrary, Lawlor et al. do not even employ a customer service representative, but instead the customer is required to enter his or her ATM personal identification number (PIN), and Lawlor et al. relies solely on terminal possession and knowledge of the customer's PIN to authenticate the customer's identity. See, e.g., Col. 8, lines 28-30 and Col. 9, line 55-Col. 10, line 2.

Nor do Porter et al. cure the deficiencies of Transue et al. and/or Lawlor et al. While Porter et al. describe an interactive voice response system bill payment system, Porter et al. do not teach or suggest receiving the customer's selection of the option to designate a payee from either a customer-specific payee identification list of the customer or a common payee list of the bill payment application according to Applicants' claimed invention, but instead require the customer to select a biller by dialing or speaking numbers corresponding to the first letters of the biller's name from a system list. See, e.g., Col. 22, lines 25-54 and Fig. 17A.

Neither do Porter et al. do teach or suggest rendering the scheduled bill payment by the bill payment application according to Applicants' claimed invention, but is instead completely devoid of any mention of the mechanism for making scheduled bill payments. Further, Porter et al. do not teach or suggest automatically, non-optionally handing the customer off to a service representative for non-automated verification of the customer's identification as a security measure on receipt of the customer's selection of the recurring bill payment or add or change payee options

according to Applicants' claimed invention, but instead require the customer to select the option to speak to a customer service representative. Alternatively, Porter et al. may connect the customer to a customer service representative in the event of a timeout or customer error. See, e.g., Col. 5, lines 35-45; Col. 5, lines 47-63; Col. 7, lines 1-15; Col. 8, lines 13-19.

Therefore, Transue et al., Lawlor et al. and/or Porter et al. do not disclose, nor even suggest, the required combination of limitations of independent claims 1, 75, 82, 83, 84, and 85 of Applicant's claimed method and system for automated bill payment. The claimed combinations are not taught or suggested by Transue et al., Lawlor et al. and/or Porter et al. either separately or in combination with one another. Because the cited references, either alone or in combination, do not teach the limitations of independent claims 1, 75, 82, 83, 84, and 85, the Examiner has failed to establish the required *prima facie* case of unpatentability. See In re Royka, 490 F.2d 981, 985 (C.C.P.A., 1974) (holding that a *prima facie* case of obviousness requires the references to teach all of the limitations of the rejected claim); See also MPEP §2143.03.

The Examiner has failed to establish the required *prima facie* case of unpatentability for independent claims 1 and 75 and similarly has failed to establish a *prima facie* case of unpatentability for claims 13-16, 18, 20, 22, 23, 30, 31, 33-36, 44-48, 51, and 55-74 that depend on claim 1 and claims 76-79 that depend on claim 75 and which recite further specific elements that have no reasonable correspondence with the references.

For example, claims 13-16 depending on claim 1 propose further that the bill payment information is received in the voice mode, or alternatively, in the touch tone mode, depending on the customer's selection of options; claims 18, 20, 22, and 23 depending on claim 1 propose further that the customer's selection of the bill payment option involves selection by the customer of one or more of the recurring bill payment option, the add or change a payee for option, the single bill payment option, or the

status, change or cancel bill payment option; claims 31, and 34-36 depending on claim 1 propose further that the bill payment application identifies the payee by either the payee ID entered by the customer, the customer's selection from the spoken customer-specific payee list, or the customer's selection from the spoken common payee list; and claims 46-48 depending on claim 1 propose further that scheduling the bill payment involves summarizing the scheduled bill payment for the customer and speaking scheduled bill payments for the customer if requested.

For other examples, claims 55-58, 61 and 62 depending on claim 1 propose further that the customer's selection of the status, change or cancel bill payment option involves the selection by the customer of the status of either future bill payments, all open bill payments, or all bill payments for the customer and speaking the selected option for the customer; claims 63-66 depending on claim 1 further propose prompting and receiving the customer's selection of either the single bill payment or change of a future bill payment for the customer; claims 67-74 depending on claim 1 further propose prompting and receiving the customer's selection of either the recurring bill payment or cancellation of a future bill payment option and handing off the customer to a customer service representative for non-automated verification of the customer's identification. ; and claims 77-79 depending on claim 75 propose further that the bill payment application runs on a server with a telephonic input device and is in communication with the retail system application.

The Examiner considers that all of the further specific elements recited in claims 13-16, 18, 20, 22, 23, 31, 34-36, 46-48, 55-58, and 61-74 depending on claim 1 and in claims 77-79 depending on claim 75 are disclosed in Transue et al. As previously noted, Transue et al. require a customer to audibly pre-record and select billers' names by speaking their names using voice recognition technology and connect the customer to a customer service representative only upon selection by the customer of an option to speak to the customer service representative. Transue et al. do not recite the required combination of elements proposing, for example, that the customer is non-optionally handed off to a customer service representative for non-

automated verification of the customer's identification if the customer selects either the recurring bill payment or change payee options or that the customer can elect to designate the payee from the customer-specific payee list in response by entering a payee ID or by having the customer-specific payee list spoken by the bill payment application or alternatively by having the common payee list spoken by the bill payment application according to Applicants' claimed invention.

For additional examples, claims 30 and 33 depending on claim 1 propose further that the customer's selection of the option to designate the payee involves entering either an ID number for the payee from the customer's payee ID list by the bill payment application or receiving the selection from the spoken payee list by the bill payment application; claims 59 and 60 depending on claim 1 further propose receiving the customer's selection for the status of all open bill payments or bill payments and speaking the status of the selected option by the bill payments application for the customer; claims 44 and 45 depending on claim 1 propose further that scheduling the bill payment involves assigning and furnishing a payment reference by the bill payment application; and claim 51 depending on claim 1 proposes further that the scheduled bill payment is combined in a check with one or more other bill payments, and claim 76 depending on claim 75 proposes further that the bill payment application runs on a server.

The Examiner considers that all of the further specific elements recited in and that all of the further specific elements recited in claims 30, 33, 59, and 60 depending on claim 1 are disclosed in Transue et al. and Lawlor et al., and that all of the further specific elements recited in claims 44, 45, and 51 depending on claim 1 and in claim 76 depending on claim 75 are disclosed in Lawlor et al. As already noted, Transue et al. require a customer to audibly pre-record and select billers' names by speaking their names using voice recognition technology and connect the customer to a customer service representative only upon selection by the customer of an option to speak to the customer service representative, and Lawlor et al. require the customer do not employ

a customer service representative, but instead rely solely on terminal possession and knowledge of the customer's PIN to authenticate the customer's identity.

Likewise, Transue et al. and/or Lawlor et al. do not recite the required combination of elements proposing, for example, that the customer is non-optionally handed off to a customer service representative for non-automated verification of the customer's identification if the customer selects either the recurring bill payment or change payee options or that the customer can elect to designate the payee from the customer-specific payee list in response by entering a payee ID or by having the customer-specific payee list spoken by the bill payment application or alternatively by having the common payee list spoken by the bill payment application according to Applicants' claimed invention.

These combinations of references do not recite or render obvious each and every limitation of claims for claims 13-16, 18, 20, 22, 23, 30, 31, 33-36, 44-48, 51, and 55-74 that depend on claim 1 and claims 76-79 that depend on claim 75. See In re Royka, 490 F.2d 981, 985 (C.C.P.A., 1974) (holding that a prima facie case of obviousness requires the references to teach all of the limitations of the rejected claim); See also MPEP §2143.03.

Additional Arguments Relevant to any New Ground(s) of Rejection Raised in the Office Action of December 30, 2003 That Reopened Prosecution

In the Office Action of December 30, 2003 that reopened prosecution, as a ground for rejecting independent method claim 1, the Examiner added the two phrases underlined below to the reason for rejecting independent method claim 1 (and corresponding system claim 75) set forth in the Office Action of June 13, 2003 from which applicants filed this appeal:

It would have been obvious to one of ordinary skill in the art at the time of the invention to have provided automatic, non-optional handoff to a customer service representative for non-automated identification in the

processing of recurring bill payment option and the add or change payee for bill payment option as taught by Porter in Transue and Lawlor if the customer selects one of those options because this would have prevented misuse of the bill payment invention by unscrupulous persons who might wish to divert payment from a payor's account to their own accounts.

As previously noted, in the Office Action of June 13, 2003 from which applicants filed this appeal, the Examiner considered that Transue et al. and Lawler et al. did not disclose automatically, non-optionally handing off the customer to a customer service representative by the bill payment application for a non-automated verification of the customer's identification by the customer service representative at a telephone as a security measure, upon receipt of the customer's selection of the recurring bill payment option or the add or change payee for bill payment option, which the Examiner considered to be taught by Porter et al.

While it is not readily apparent that the addition of the two underlined phrases to the Office Action of June 13, 2003 raises a new ground of rejection, as also previously noted, Porter et al. do not cure the deficiencies of Transue et al. and/or Lawlor et al. It is true that Porter et al. describe an interactive voice response system bill payment system. However, instead of receiving the customer's selection of the option to designate a payee from either a customer-specific payee identification list of the customer or a common payee list of the bill payment application, as recited in claims 1 and 75, Porter et al. requires the customer to select a biller by dialing or speaking numbers corresponding to the first letters of the biller's name from a system list. See, e.g., Col. 22, lines 25-54 and Fig. 17A.

Further, instead of rendering the scheduled bill payment by the bill payment application, as recited in claims 1 and 75, Porter et al. is simply completely devoid of any mention of a mechanism for making scheduled bill payments. In addition, instead of automatically, non-optionally handing the customer off to a service representative for non-automated verification of the customer's identification as a

security measure on receipt of the customer's selection of the recurring bill payment or add or change payee options, as recited in claims 1 and 75, Porter et al. require the customer to select the option to speak to a customer service representative, or alternatively, Porter et al. may connect the customer to a customer service representative in the event of a timeout or customer error. See, e.g., Col. 5, lines 35-45; Col. 5, lines 47-63; Col. 7, lines 1-15; Col. 8, lines 13-19.

Therefore, Transue et al., Lawlor et al. and/or Porter et al. do not disclose, nor even suggest, the required combination of limitations of independent claims 1 and 75, either separately or in combination with one another. Because the cited references, either alone or in combination, do not teach the limitations of independent claims 1 and 75, the Examiner has failed to establish the required *prima facie* case of unpatentability. See In re Royka, 490 F.2d 981, 985 (C.C.P.A., 1974) (holding that a *prima facie* case of obviousness requires the references to teach all of the limitations of the rejected claim); See also MPEP §2143.03.

The Examiner has failed to establish the required *prima facie* case of unpatentability for independent claims 1 and 75 and similarly has failed to establish a *prima facie* case of unpatentability for claims 13-16, 18, 20, 22, 23, 30, 31, 33-36, 44-48, 51, and 55-74 that depend on claim 1 and claims 76-79 that depend on claim 75 and which recite further specific elements that have no reasonable correspondence with the references.

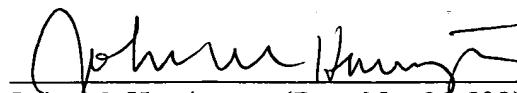
(9) Conclusion

For at least the reasons given above, the rejections of claims 1, 13-16, 18, 20, 22, 23, 30, 31, 33-36, 44-48, 51, and 55-79, and 82-85 are improper. The undersigned representative respectfully requests the final rejection by the Examiner be reversed and claims 1, 13-16, 18, 20, 22, 23, 30, 31, 33-36, 44-48, 51, and 55-79, and 82-85 be allowed. Attached below is an Appendix of claims 1, 13-16, 18, 20, 22, 23, 30, 31, 33-36, 44-48, 51, and 55-79, and 82-85 for ease of reference.

Respectfully submitted,

Date: 6/30/04

By:



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APPENDIX OF CLAIMS

1. A method of bill payment service for a customer, comprising:
 - receiving identification information for the customer by a retail system application in response to an automatic prompt of the customer by the retail system application;
 - automatically verifying the identification information by the retail system application and handing off the customer and the identification information to a bill payment application;
 - receiving a customer selection of one of a touch tone mode and a voice mode of communication in response to an automatic prompt by the bill payment application;
 - receiving a customer selection of a bill payment option from a group of bill payment options consisting of a recurring bill payment option, an add or change payee for bill payment option, a single bill payment option, and a status, change or cancel bill payment option, in response to an automatic prompt by the bill payment application;
 - automatically, non-optionally handing off the customer to a customer service representative by the bill payment application for a non-automated verification of the customer's identification by the customer service representative at a telephone as a security measure, if the customer selection is received for one of the recurring bill payment option and the add or change payee for bill payment option;
 - receiving a customer selection of an option to designate a payee from one of a customer-specific payee identification list of the customer and a common payee list provided by the bill payment application, in response to an automatic prompt by the bill payment application;

receiving a customer selection of an option to designate the payee by one of entering a payee ID by the customer from the customer-specific payee identification list and selecting the payee from the customer-specific payee identification list spoken by the bill payment application, if the option to designate the payee from the customer-specific payee identification list is received;

receiving information about a payment amount for at least one bill payment for the customer by the bill payment application in response to an automatic prompt by the bill payment application;

receiving information about a payment date for the bill payment by the bill payment application in response to an automatic prompt by the bill payment application;

automatically scheduling the bill payment by the bill payment application for the customer according to the bill payment information;

receiving a confirmation of the payee, the payment amount, and the payment date for the scheduled bill payment by the bill payment application in response to an automatic prompt by the bill payment application; and

rendering the scheduled bill payment to the payee by the bill payment application for the customer by one of a check and an electronic transfer of funds to the designated payee on the payment date indicated by the customer.

13. The method of claim 1, wherein receiving the selection for one of the touch tone and voice modes of communication further comprises receiving a selection for the voice mode of communication for the customer.

14. The method of claim 13, wherein receiving the selection for the voice mode of communication further comprises receiving bill payment information for the customer in the voice mode by the bill payment application.

15. The method of claim 1, wherein receiving the selection for one of the touch tone and voice modes of communication further comprises receiving a selection for the touch tone mode of communication.

16. The method of claim 15, wherein receiving the selection for the touch tone mode of communication further comprises receiving bill payment information for the customer in the touch tone mode by the bill payment application.

18. The method of claim 1, wherein receiving the customer selection of the bill payment option further comprises receiving an election for the recurring bill payment option for the customer by the bill payment application.

20. The method of claim 1, wherein receiving the customer selection of the bill payment option further comprises receiving an election for the add or change a payee for bill payment option for the customer by the bill payment application.

22. The method of claim 1, wherein receiving the customer selection of the bill payment option further comprises receiving an election for the single bill payment option for the customer by the bill payment application.

23. The method of claim 1, wherein receiving the customer selection of the bill payment option further comprises receiving an election for the status, change or cancel bill payment option for the customer by the bill payment application.

30. The method of claim 1, wherein receiving the customer selection of the option to designate the payee by entering the payee ID from the customer-specific payee identification list further comprises receiving an ID number for the payee from the customer's payee ID list by the bill payment application.

31. The method of claim 30, wherein receiving the ID number for the payee further comprises automatically identifying the payee by the bill payment application according to the ID number for the payee.

33. The method of claim 1, wherein receiving the customer selection of the option to designate the payee by selecting the payee from the customer-specific payee identification list spoken by the bill payment application further comprises receiving a selection of the payee for the customer from the spoken payee list by the bill payment application.

34. The method of claim 33, wherein receiving the selection of the payee for the customer from the spoken customer-specific payee list further comprise automatically identifying the payee by the bill payment application according to the selection.

35. The method of claim 1, wherein receiving the customer selection of the option to designate the payee from the common payee list provided by the bill payment application further comprises receiving a selection of the payee for the customer from the common payee list spoken by the bill payment application.

36. The method of claim 35, wherein receiving the selection of the payee for the customer from the spoken common payee list further comprises automatically identifying the payee by the bill payment application according to the selection.

44. The method of claim 1, wherein automatically scheduling the bill payment further comprises automatically assigning a payment reference for the scheduled bill payment by the bill payment application.

45. The method of claim 44, wherein automatically assigning the payment reference further comprises automatically furnishing the payment reference for the scheduled bill payment to the customer by the bill payment application.

46. The method of claim 1, wherein automatically scheduling the bill payment further comprises automatically summarizing bill payments scheduled for the customer by the bill payment application.

47. The method of claim 46, wherein automatically summarizing bill payments further comprises automatically prompting the customer by the bill payment application for a selection by the customer to hear a list of bill payments scheduled for the customer.

48. The method of claim 47, wherein automatically summarizing bill payments further comprises automatically speaking the list of bill payments scheduled for the customer in response to the selection by the customer to hear the list of bill payments.

51. The method of claim 1, wherein rendering the scheduled bill payment by check further comprises combining the scheduled bill payment with at least one additional bill payment in the check.

55. The method of claim 1, wherein receiving the selection for the status, change or cancel bill payment option further comprises receiving a selection by the customer from one of a group of selections consisting of status of future bill payments for the customer, change a future bill payment for the customer, and cancel a future bill payment for the customer.

56. The method of claim 55, wherein receiving the selection from the group of selections further comprises receiving the selection in response to an automatic prompt of the customer by the bill payment application for the selection.

57. The method of claim 55, wherein receiving the selection from the group of selections further comprises receiving a selection by the customer for the status of future bill payments for the customer.

58. The method of claim 57, wherein receiving the selection for the status of future bill payments further comprises receiving a selection for the customer for one of status of all open bill payments for the customer and status of all bill payments for the customer.

59. The method of claim 58, wherein receiving the selection further comprises receiving the selection for the status of all open bill payments for the customer.

60. The method of claim 59, wherein receiving the selection for the status of all open bill payments further comprises automatically speaking the status of all open bill payments for the customer.

61. The method of claim 58, wherein receiving the selection further comprises receiving the selection for the status of all bill payments for the customer.

62. The method of claim 61, wherein receiving the selection for the status of all bill payments further comprises automatically speaking the status of all bill payments for the customer.

63. The method of claim 55, wherein receiving the selection from the group of selections further comprises receiving a selection by the customer for the change of a future bill payment for the customer.

64. The method of claim 63, wherein receiving the selection for the change of a future bill payment further comprises receiving a selection for the customer for one of change a single bill payment for the customer and change a recurring bill payment for the customer.

65. The method of claim 64, wherein receiving the selection further comprises receiving the selection for the change of a single bill payment for the customer.

66. The method of claim 65, wherein receiving the selection for the change of a single bill payment for the customer further comprises receiving bill payment change information for the customer in response to automatic prompts of the customer by the bill payment application.

67. The method of claim 64, wherein receiving the selection further comprises receiving the selection for change of a recurring bill payment for the customer.

68. The method of claim 67, wherein receiving the selection for the change of a recurring bill payment for the customer further comprises automatically handing off the customer to a customer service representative by the bill payment application for a non-automated verification of the customer's identification by the customer service representative at a telephone.

69. The method of claim 55, wherein receiving the selection from the group of selections further comprises receiving a selection for the customer for cancellation of a future bill payment for the customer.

70. The method of claim 69, wherein receiving the selection for the cancellation of a future bill payment for the customer further comprises receiving a selection for the customer for one of cancellation of a single bill payment for the customer and cancellation of a recurring bill payment for the customer.

71. The method of claim 70, wherein receiving the selection further comprises receiving a selection for the cancellation of a single bill payment for the customer.

72. The method of claim 71, wherein receiving the selection for the cancellation of a single bill payment further comprises receiving single bill payment cancellation information for the customer in response to automatic prompts of the customer by the bill payment application for the information.

73. The method of claim 70, wherein receiving the selection further comprises receiving a selection for cancellation of a recurring bill payment for the customer.

74. The method of claim 73, wherein receiving the selection further comprises receiving recurring bill payment cancellation information for the customer in response to automatic prompts of the customer by the bill payment application for the information.

75. A system for bill payment service for a customer, comprising:

means for receiving identification information for the customer by a retail system application in response to an automatic prompt of the customer by the retail system application;

means for automatically verifying the identification information by the retail system application and handing off the customer and the identification information to a bill payment application;

means for receiving a customer selection of one of a touch tone mode and a voice mode of communication in response to an automatic prompt by the bill payment application;

means for receiving a customer selection a bill payment option from a group of bill payment options consisting of a recurring bill payment option, an add or change payee for bill payment option, a single bill payment option, and a status, change or cancel bill payment option, in response to an automatic prompt by the bill payment application;

means for automatically handing off the customer to a customer service representative by the bill payment application for a non-automated verification of the customer's identification by the customer service representative at a telephone, if the customer selection is received for one of the recurring bill payment option and the add or change payee for bill payment option;

means for receiving a customer selection of an option to designate a payee from one of a customer-specific payee identification list of the customer and a payee list spoken for the customer by the bill payment application, in response to an automatic prompt by the bill payment application;

means for receiving a customer selection of an option to designate the payee by one of entering a payee ID by the customer from the customer-specific payee identification list and selecting the payee from the customer-specific payee identification list spoken by the bill payment application, if the option to designate the payee from the customer-specific payee identification list is received;

means for receiving a payment amount for at least one bill payment for the customer by the bill payment application in response to an automatic prompt by the bill payment application;

means for receiving a payment date for the bill payment by the bill payment application in response to an automatic prompt by the bill payment application;

means for automatically scheduling the bill payment by the bill payment application for the customer according to the bill payment information;

means for receiving a confirmation of the payee, the payment amount, and the payment date for the scheduled bill payment by the bill payment application in response to an automatic prompt by the bill payment application; and

means for rendering the scheduled bill payment by the bill payment application to a payee for the customer by one of a check and an electronic transfer of funds to the designated payee on the payment date indicated by the customer.

76. The system of claim 75, further comprising the bill payment application running on a server.

77. The system of claim 76, further comprising the retail system application communicating with the bill payment application.

78. The system of claim 76, further comprising an input device coupled to the server.

79. The system of claim 78, wherein the input device further comprises a telephone.

82. A method of bill payment service for a customer, comprising:

providing a bill payment application accessible by the customer via a telephonic connection and having a menu of bill payment options;

establishing a condition for non-optionally handing off the customer to a customer service representative by the bill payment application for a non-automated verification of the customer's identification by the customer service representative via the telephonic connection as a security measure, said condition consisting at least in part of selection by the customer from the bill payment options for one of a recurring bill payment option and an add or change payee for bill payment option;

allowing the customer to enter at least one selection on the bill payment application from the menu of bill payment options; and

automatically, non-optionally handing off the customer to the customer service representative by the bill payment application for non-automated verification of the customer's identification by the customer service representative, if the condition is met by the customer's selection.

83. A method of bill payment service for a customer, comprising:

providing a bill payment application accessible by the customer via a telephonic connection and having a menu of bill payment options consisting at least in part of an option to select a payee for a bill payment;

establishing a common payee list on the bill payment application;

establishing a customer-specific payee list on the bill payment application according to information provided by the customer; and

allowing the customer to select the payee for bill payment from one of the customer-specific payee list and the common payee list in response to a prompt by the bill payment application.

84. A method of bill payment service for a customer, comprising:

providing a bill payment application accessible by the customer via a telephonic connection and having a menu of options;

establishing a common payee list on the bill payment application;

establishing a customer-specific payee list on the bill payment application according to information provided by the customer;

establishing a condition for non-optionally handing off the customer to a customer service representative by the bill payment application for a non-automated verification of the customer's identification by the customer service representative via the telephonic connection as a security measure, said condition consisting at least in part of selection by the customer from the menu of options for one of a recurring bill payment option and an add or change payee for bill payment option;

allowing the customer to enter at least one selection on the bill payment application from the menu of options;

automatically, non-optionally handing off the customer to the customer service representative by the bill payment application for non-automated verification of the customer's identification by the customer service representative, if the condition is invoked by the customer's selection; and

allowing the customer to select the payee for bill payment from one of the customer-specific payee list and the common payee list in response to a prompt by the bill payment application.

85. A method of bill payment service for a customer, comprising:

providing a bill payment application accessible by the customer via a telephonic connection and having a menu of bill payment options;

establishing a common payee list and a customer-specific payee list according to information provided by the customer on the bill payment application;

establishing a condition for non-optionally handing off the customer to a customer service representative by the bill payment application for a non-automated verification of the customer's identification by the customer service representative via the telephonic connection as a security measure, said condition consisting at least in part of selection by the customer from the menu of options for one of a recurring bill payment option and an add or change payee for bill payment option;

allowing the customer to enter at least one selection on the bill payment application from the menu of bill payment options;

automatically, non-optionally handing off the customer to the customer service representative by the bill payment application for non-automated verification of the customer's identification by the customer service representative, if the condition is invoked by the customer's selection;

receiving a customer selection of an option to designate a payee from one of the common payee list and the customer-specific payee list in response to an automatic prompt by the bill payment application;

receiving a customer designation of the payee by one of entering a payee ID according to the customer specific payee list and selecting the payee from the customer-specific payee list spoken by the bill payment application, if the option to designate the payee from the customer-specific payee list is received; and

receiving a customer designation of the payee by selecting the payee from the common payee list spoken by the bill payment application, if the option to designate the payee from the common payee list is received.